



Order Filed on January 16, 2025
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

**Marie-Ann Greenberg, MAG-1284
Marie-Ann Greenberg, Standing Trustee
30 TWO BRIDGES ROAD
SUITE 330
FAIRFIELD, NJ 07004-1550
973-227-2840
Chapter 13 Standing Trustee**

IN RE:

LAUREN M MCNAUGHT

Case No.: 23-16204 RG

Hearing Date: 1/15/2025

INTERIM ORDER ON TRUSTEE'S CERTIFICATION OF DEFAULT

The relief set forth on the following page, numbered two (2), is hereby **ORDERED**.

DATED: January 16, 2025



Honorable Rosemary Gambardella
United States Bankruptcy Judge

Case No.: 23-16204

Caption of Order: INTERIM ORDER ON TRUSTEE'S CERTIFICATION OF DEFAULT

THIS MATTER having come before the Court on 01/15/2025 on notice to SCOTT D. SHERMAN

ESQ, and to the Debtor(s) herein, and good sufficient cause having been shown, it is:

- ORDERED, that the Debtor(s) must file a modified plan and amended Schedules I and J by 1/29/2025 or the case will be dismissed; and it is further
- ORDERED, that if the Court's Docket does not reflect that a Modified Plan and amended Schedules I and J has been filed by the above referenced date, the instant Case shall be Dismissed without further Notice to Debtor or Debtor's Attorney; and it is further
- ORDERED, that the Debtor(s) are to pay \$668.00 which must be received and posted by the Trustee's office by 2/5/2025 or the case will be dismissed upon the Trustee submitting a dismissal order without any further hearings or notice to Debtor(s) and Debtor's Attorney; and it is further
- ORDERED, that if the Debtor(s) comply with the above, the Trustee's Certification of Default will be adjourned to 2/19/2025 at 10:00 am.

In re:
Lauren M McNaught
Debtor

Case No. 23-16204-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jan 21, 2025

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 23, 2025:

Recip ID	Recipient Name and Address
db	+ Lauren M McNaught, 84 Circle Drive, Oak Ridge, NJ 07438-9015

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 23, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 21, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor CrossCountry Mortgage LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Laura M. Egerman	on behalf of Creditor CrossCountry Mortgage LLC laura.egerman@mccalla.com, mccallaecf@ecf.courtdrive.com
Marie-Ann Greenberg	magecf@magtrustee.com
Regina Cohen	on behalf of Creditor Financial Services Vehicle Trust rcohen@lavin-law.com mmalone@lavin-law.com
Robert P. Saltzman	on behalf of Creditor CrossCountry Mortgage LLC dnj@pbslaw.org
Scott D. Sherman	on behalf of Debtor Lauren M McNaught ssherman@minionsherman.com

District/off: 0312-2

User: admin

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Date Rcvd: Jan 21, 2025

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U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William E. Craig

on behalf of Creditor Santander Consumer USA Inc. wcraig@egalawfirm.com
mortoncraige@cf@gmail.com;alapinski@egalawfirm.com

TOTAL: 8